

**Information to identify the case:**

Debtor 1

Ronald N. Cameron

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1084

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 19-21423-CMB

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald N. Cameron

11/22/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald N. Cameron  
Debtor

Case No. 19-21423-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 22, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Ronald N. Cameron, 30 Riter Lane, Burgettstown, PA 15021-2236
15028554	+ Bryan Jon Polas, Esq., 501 Corporate Drive, Suite 2015, Canonsburg, PA 15317-8584
15028563	+ Magisterial District Judge 27-3-07, Honorable Gary H. Havelka, Suite 3, 2038 Smith Township State Road, Burgettstown, PA 15021-9701
15028565	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15051819	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 23 2024 04:43:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Nov 23 2024 04:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15028556	+ EDI: CAPONEAUTO.COM	Nov 23 2024 04:43:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15028555	EDI: CAPONEAUTO.COM	Nov 23 2024 04:43:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15032147	+ EDI: AISACG.COM	Nov 23 2024 04:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15028557	EDI: DISCOVER	Nov 23 2024 04:43:00	Discover Financial, PO Box 15316, Wilmington, DE 19850
15032431	EDI: DISCOVER	Nov 23 2024 04:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15028558	+ EDI: DISCOVER		

District/off: 0315-2

User: auto

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		Nov 23 2024 04:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15028559	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 23 2024 00:55:00	EnerBank USA, 1245 E. Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
15028560	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 23 2024 00:55:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
15065866	Email/Text: BNCnotices@dcmsservices.com	Nov 23 2024 00:55:00	Greenbrier Emergency Services, Inc, PO Box 1123, Minneapolis, MN 55440-1123
15028561	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	Huntington Natl Bank, 7 Easton Oval, Columbus, OH 43219-6060
15028562	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15226985	EDI: JEFFERSONCAP.COM	Nov 23 2024 04:43:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15336149	^ MEBN	Nov 22 2024 23:49:11	MEDALLION BANK, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
15045515	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Nov 23 2024 00:55:00	Medallion Bank, c/o Systems & Services, Technologies, Inc., PO Box 9013, Addison, Texas 75001-9013
15028564	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	PA Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15028564	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	PA Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15028923	^ MEBN	Nov 22 2024 23:48:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15028567	+ EDI: SYNC	Nov 23 2024 04:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15028566	+ EDI: SYNC	Nov 23 2024 04:43:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15028568	+ Email/Text: bankruptcysst@alorica.com	Nov 23 2024 00:54:00	Systems & Services Technologies, Inc., 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15028569	+ Email/Text: bankruptcysst@alorica.com	Nov 23 2024 00:54:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15049106	+ Email/Text: bankruptcy@huntington.com	Nov 23 2024 00:56:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr		The Huntington National Bank
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2  
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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Christopher M. Frye	on behalf of Debtor Ronald N. Cameron chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Ronald N. Cameron julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10